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ABSTRACT

This brief discusses how living arrangements in general, and cohabitation in particular, affect children's material wellbeing and socioeconomic outcomes, documenting how poverty rates and food insecurity differ across living arrangements using data from the 1999 National Survey of America's Families (NSAF). It examines how other measures of child wellbeing (the share of young children age 0-5 years who are read to infrequently and the share of older children age 6-11 years and teens who exhibit behavioral problems) vary by living arrangements. Finally, the brief discusses how and why the relationship between cohabitation and wellbeing is changing compared with overall trends using data from the 1997 and 1999 NSAFs. Children living with cohabitors are more likely to be poor, food insecure, and read to infrequently and to exhibit behavioral problems than are children living with married couples. Between 1997-99, the wellbeing of children living with both their unmarried biological parents improved relative to children in general. This was not the case for children living with one parent and that parent's unmarried partner who was not the child's parent. The changing characteristics of cohabiting parents accounted for about one-third of the decline in poverty among children living with unmarried parents. (Contains 11 references and 10 notes.) (SM)

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The Kids Are Alright? Children's Well-Being and the Rise in Cohabitation

Gregory Acs and Sandi Nelson

In terms of material well-being, children in cohabiting families are better off than children living with single mothers, but they are much worse off than children living with two married biological or adoptive parents.

During the late 1990s, the share of children living in single-mother families declined significantly (Acs and Nelson 2001; Cherlin and Fomby 2002; Dupree and Primus 2001). Rather than a concomitant rise in the share of children living with married parents however, the data show an increase in cohabitation (Acs and Nelson 2001). This is a source of concern for policymakers and analysts because previous research demonstrates that living with cohabitors is not as beneficial to children as living with married parents and, in some cases, no better than living with a single parent (Nelson, Clark, and Acs 2001; Manning and Lichter 1996).

Indeed, many policymakers, including President Bush, believe that when Congress reauthorizes the Temporary Assistance for Needy Families block grant (welfare), it must include funding aimed at promoting marriage. Implicit in this view is the idea that couples should marry before having children and cohabiting couples that already have children should marry. This brief re-examines the relationship between children's living arrangements and their well-being. Further, it investigates whether the well-being of children in cohabiting families is changing for the better (or worse) as this living arrangement becomes more common.

This brief begins by discussing previous research on how living arrangements in general and cohabitation in particular can affect children's material well-being and socioeconomic outcomes. Next, it documents how poverty rates and food insecurity differ across living arrangements, using data from the 1999 National Survey of America's Families (NSAF).[1] Similarly, it also examines how other measures of child well-being, such as the share of young children (age 0–5) who are read to infrequently and the share of older children (age 6–11) and teens who exhibit behavioral problems, vary by living arrangements. Finally, it focuses on how and why the relationship between cohabitation and well-being is changing compared with overall trends using data from both the 1997 and 1999 NSAFs.

We find that children living with cohabitors are more likely to be poor, food insecure, read to infrequently, and exhibit behavioral problems than children living with married couples but less likely to be poor and food insecure than those living with a single mother. Between 1997 and 1999, there is some evidence to suggest that the well-being of children living with both their unmarried biological parents (i.e., cohabiting *parent* families) improved relative to children in general. However, this is not the case for children living with one parent and that parent's boyfriend/girlfriend who is not the child's father/mother (i.e., cohabiting *partner* families). Finally, we find that the changing characteristics of cohabiting parents account for about one-third of the decline in poverty among children living with unmarried parents.

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Background

A considerable volume of research documents that children living with single parents are materially worse off than children living with married parents, and that children with single parents have worse socioeconomic outcomes than their counterparts with married parents even after income differences are taken into account. Children living with stepparents generally have outcomes that fall between those of children in single- and married-parent families (McLanahan and Sandefur 1994). Considerably less is known about children living in cohabiting families. While there is a burgeoning literature on cohabitation, most of it does not focus on cohabitors with children.

Yet it is becoming more common for children to live in cohabiting families. Acs and Nelson (2001) note that the share of children living in cohabiting families (either with both parents—"cohabiting parents"—or with one parent and that parent's current partner—"cohabiting partners") rose from 4.6 to 6.0 percent between 1997 and 1999.[2] Bumpass and Lu (1999) estimate that more than one out of every ten births occurs to cohabiting couples and that 40 percent of all children will spend some time in a cohabiting family. Consequently, it is becoming increasingly important to understand the impact of living with cohabitors on children.

Although there is some research on the status of children living in cohabiting families, it is hard to anticipate cohabitation's impact in the future because cohabiting with children has historically been a rare event and it has not always been possible to distinguish between children living with both their unmarried biological parents and those living with one parent and that parent's current partner. Ultimately, the effects on children likely vary by race, age, and sex of the child as well as on the amount of time the child spends in a cohabiting family and the stability of cohabiting families.

Earlier work on the material well-being of children living with cohabitors by Manning and Lichter (1996) shows that 31.1 percent of children in cohabiting households were poor in 1989 compared with 9.1 percent of children living with married couples and 45.2 percent of children living with a single mother. Manning and Lichter, however, do not draw a distinction between unmarried parents and other cohabiting families. Nelson, Clark, and Acs (2001) examine the well-being of teens living with their mothers and their mother's boyfriend who is not their biological father and find that white and Hispanic teens are more likely to have emotional and behavioral problems and be suspended or expelled from school than even teens living with a single mother alone. Blacks are no better off in such cohabiting families than they would be living with a single mother. The authors use data from the 1997 NSAF and take income differences into account.

Thus, cohabiting, at best, is no substitute for living with married biological parents; at worst, under some circumstances, it may lead to even poorer outcomes for children than living with a single mother. However, one must be careful about attributing children's outcomes to their parents' choice of living arrangements. Given how rare it has been for children to live with cohabitors, it may be that cohabitors differ in both observable and unobservable ways from other parents. As cohabitors with children become a more common and less "select" group, the status and outcomes for children in these families may change.[3]

Living Arrangements and Children's Well-Being

We begin by examining the material well-being of children in cohabiting families and comparing it with the well-being of children in other living arrangements using recent data—the 1999 NSAF. Table 1 shows that about one in five children living in cohabiting families is poor, with poverty rates slightly higher among those living with cohabiting parents than those living with cohabiting partners.[4] These poverty rates are more than twice as high as those for children living with married biological or adoptive parents. In contrast, the poverty rate for children in single-mother

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TABLE 1. Well-Being of Children by Living Arrangements, 1999 (percentage)

	Cohabitors			Married biological/ adoptive parents	Single mother
	Cohabiting parents	Cohabiting partners	All cohabitors		
Poverty	23.2**	19.3**	21.1**	7.6	43.5
Food insecurity	41.7**	43.8**	42.8**	19.8	53.5
Read to infrequently (0- to 5-year-olds)	22.0	25.8	23.0*	18.0	25.8
Behavior problems					
6- to 11-year-olds	14.0*	16.4*	15.7*	3.5	9.0
12- to 17-year-olds	7.9	12.1*	11.5*	4.3	11.7

Source: Urban Institute calculations of the 1999 NSAF.
Notes: Children living with cohabiting parents are living with both of their parents who are unmarried. Children living with cohabiting partners are living with one parent and that parent's boy/girlfriend. See text for descriptions of food insecurity, read to infrequently, and behavior problems.
* = statistically significantly different from the level for children living with married biological or adoptive parents at the 90% confidence level.
** = statistically significantly different from both the level for children living with married biological or adoptive parents and the level for children living with a single mother at the 90% confidence level.

families is 43.5 percent—double the poverty rate for children living with cohabitors.

Poverty is an income-based measure of well-being and assumes that all family income is available to address the needs of the children. An alternative measure of material well-being is food insecurity—whether a child lives in a family that has some difficulty providing sufficient food.[5] In general, food insecurity rates are higher than poverty rates. Table 1 shows that more than two out of five children in cohabiting families live in food-insecure families compared with one out of five children with two married biological or adoptive parents. Finally, more than half of all children in single-mother families experience some food insecurity, the highest proportion among the living arrangements considered.

Turning to other measures of well-being, we examine whether young children (age 0 to 5) are read to infrequently (fewer than three times per week)[6] and whether older children (age 6 to 11) and teens (age 12 to 17) exhibit behavioral problems.[7] As table 1 shows, about one out of four young children living in cohabiting families is read to infrequently, virtually identical to the share among children living in single-mother families. Among young children living with married parents, the share read to infrequently is significantly lower (18 percent).

Differences in behavioral problems across living arrangements are more pronounced. For older children, the share exhibiting behavioral problems is much higher among those living in cohabiting families (15.7 percent) than among those living with married parents (3.5 percent) and somewhat higher than among those living with a single parent (9.0 percent), although this last difference is not statistically significant. For teens, the shares exhibiting behavioral problems are similar for those living in cohabiting and single-mother families (approximately 11.5 percent) but much higher than the share for teens living with married parents (4.3 percent).

These tabulations show that, in terms of material well-being, children in cohabiting families are better off than children living with a single mother but they are much worse off than children living with two married biological or adoptive parents. On other well-being measures, children in cohabiting families are similar to children living with single mothers and are more likely to be read to infrequently and exhibit behavioral problems than children living with their married parents.

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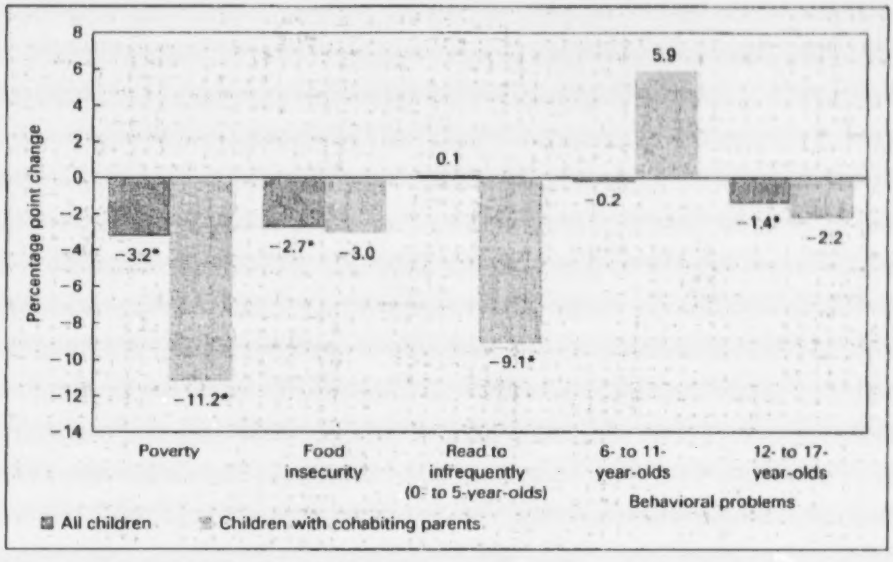
FIGURE 1. Changes in Children's Well-Being: Children in Cohabiting Parent Families versus All Children, 1997–99



Source: Urban Institute calculations of the 1997 and 1999 NSAF.
Note: See text for descriptions of food insecurity, read to infrequently, and behavioral problems.
* = Difference between the 1997 and 1999 data is statistically significant at the 90% confidence level.

In 1997, 40 percent of children in cohabiting parent families lived with nonworking mothers; in 1999, 27 percent did.

Trends in Children's Well-Being by Living Arrangements

Between 1997 and 1999, the well-being of children improved on several fronts. For example, the poverty rate for all children fell from 19.6 to 16.4 percent. Similarly, the rate of food insecurity declined from 31.9 to 29.2 percent and the share of teens with behavioral problems dropped from 8.8 to 7.4 percent. For younger children, there were no statistically significant changes in the share of very young children who are read to infrequently or the share of young children exhibiting behavioral problems.

Figure 1 compares changes in these measures for all children with changes for children living with cohabiting parents.[8] Focusing first on poverty, we see that children living with cohabiting parents experienced an 11.2 percentage point decline in poverty—a far greater decline than the 3.2 point drop overall. Food insecurity rates dropped by 3.0 percentage points for children in cohabiting parent families; this is similar to the 2.7 point decline for all children and is not statistically significant.

Among very young children living with cohabiting parents, the share who are read to infrequently fell by 9.1 percentage points compared with virtually no change among all children. Among young school-age children, there is no significant change in the share with behavioral problems, although these problems appear to have increased among children with cohabiting parents. Finally, among teens living with cohabiting parents, the share exhibiting behavioral problems fell by a statistically insignificant 2.2 percentage points compared with a 1.4 point decline among all teens. Thus, on some measures, the well-being of children living with their cohabiting parents improved relative to all children between 1997 and 1999.

Why is the Poverty Rate for Children in Cohabiting Parent Families Declining?

At least some of the decline in poverty among children living with their unmarried biological parents can be attributed to the changing characteristics of cohabiting parents. If cohabiting adults with children are becoming more educated and working

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more, we would expect that their children would benefit.

Table 2 shows how the characteristics of cohabiting parents have changed between 1997 and 1999.[9] The single most noticeable change is the rise in work among mothers. In 1997, 40.0 percent of children in cohabiting parent families lived with nonworking mothers; by 1999, the share had fallen to 27.1 percent. Among fathers, there was a rise in the share working full-time, full-year but a decline in the share working part-time or part-year. Interestingly, cohabiting fathers have lower levels of educational attainment in 1999 than in 1997 while cohabiting mothers are more likely to be high school graduates; this rise, however, is accompanied by decreases in both the share of cohabiting mothers with less than a high school degree and in the share that have some postsecondary schooling. Finally, the share of cohabiting mothers under age 25 is growing.

To assess how these changes in the observable characteristics of cohabiting parents affect children's poverty rates, we simulate poverty rates for 1999 assuming that the characteristics of cohabiting parents remained as they were in 1997.[10] The difference between the actual rates and the simulated rates is the amount of the change that can be attributed to changes in the characteristics of cohabiting parents. Further, this technique allows us to distinguish between the roles played by mothers' and fathers' characteristics.

Table 3 shows the results of the simulation exercise. Changes in the characteristics of cohabiting parents account for more than one-third of the drop in poverty among children in cohabiting parent families—4.0 percentage points out of an 11.2 percentage point drop. Changes in mothers' and fathers' characteristics account for 2.9 and 0.9 points of the decline while other changes (such as the number of children in the household) account for 0.2 percentage points. Increases in work effort, particularly among mothers, is the most significant factor behind the reduction in child poverty among children living in cohabiting parent families. General improvements in income across all family types and cohabitors as well as unobserved

TABLE 2. Changes in the Characteristics of Cohabiting Parents, 1997–99

	1997	1999	Change
Mother's characteristics			
Education			
No high school diploma or GED	30.9	25.0	−5.9
High school diploma or GED	36.5	48.7	12.2
More than high school diploma or GED	32.6	26.3	−6.3
Age			
Less than 25	27.0	32.1	5.1
25 to 44	71.7	65.1	−6.5
Over 44	1.4	2.8	1.4
Mean age	29.7	29.4	−0.3
Work status last year			
Full time/full year	26.5	32.2	5.8
Part time or part year	33.6	40.7	7.1
No work last year	40.0	27.1	−12.9
Father's characteristics			
Education			
No high school diploma or GED	31.3	34.3	3.1
High school diploma or GED	41.5	46.7	5.2
More than high school diploma or GED	27.2	19.0	−8.3
Age			
Less than 25	19.0	19.6	0.6
25 to 44	71.5	72.0	0.5
Over 44	9.5	8.3	−1.1
Mean age	32.1	32.0	−0.1
Work status last year			
Full time/full year	67.6	70.6	3.1
Part time or part year	24.8	22.1	−2.7
No work last year	7.6	7.2	−0.4
Family characteristics			
Mean number of children in social family[a]	2.33	2.24	−0.09
Mean income-to-needs ratio[a]	1.86	2.23	0.37
Poverty rate[a]	34.4	23.3	−11.1

Source: Urban Institute calculations of the 1997 and 1999 NSAF.

Note: Cohabiting parents are unmarried biological or adoptive parents.

a. This analysis uses a broad definition of family, the social family, when calculating family income or the number of children in the family. The social family includes all people in a household related by blood, marriage, adoption, or through a cohabiting relationship.

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TABLE 3. Sources of Change in Poverty among Children Living in Cohabiting Parent Families, 1997–99

	All Children
Total percentage point change	−11.2
Share due to characteristics	−4.0
Share due to:	
Mother's characteristics	−2.9
Father's characteristics	−0.9
Other characteristics	−0.2

Source: Urban Institute calculations of the 1997 and 1999 NSAF.
Note: See text for an explanation of the Oaxaca decomposition used in these simulations.

changes among cohabitors account for the remaining 7.2 percentage points of the decline in poverty among children living in cohabiting parent families.

Discussion

Although the recent decline in the share of children living with single mothers is universally viewed as good news, the rise in cohabitation (rather than marriage) is not. Indeed, policy analysts and policymakers have expressed concerns that children in cohabiting families fare no better than those in single-parent families. Yet much of this concern is based on research that does not necessarily distinguish between children living with cohabiting parents as opposed to those living with cohabiting partners. Further, because only a very small proportion of children lived in cohabiting families until recently and that proportion is now growing rapidly, inferences drawn from data collected even five years ago may present a dated picture of the status and outcomes of children in such families.

Nevertheless, we find that in 1999, children are far less likely to be poor, food insecure, read to infrequently, and exhibit behavioral problems if they live in a married-couple family rather than with cohabitors; children living with cohabitors, in turn, are at the very least, materially better off than children living with single mothers.

However, our examination of trends in the well-being of children by living arrangement provides some indication that the past is not necessarily prologue: as a greater proportion of children live in cohabiting parent families (i.e., with their two unmarried parents), the proportion who are poor is not only declining but declining at a faster rate than that for children in other living arrangements. Most of this decline is due to increases in work effort among cohabiting parents, especially mothers.

If the share of children living with cohabiting parents continues to increase, their well-being and outcomes are likely to differ from those observed in earlier cohorts, and they may well improve. Ultimately, the extent to which the children living with cohabitors would benefit if their adult caregivers were to marry is an important and very much open question for future research.

Notes

1. The NSAF is nationally representative of the civilian, noninstitutionalized population under age 65, with data on over 44,000 households. For more information on the NSAF, see Kenney, Scheuren, and Wang (1999).
2. The share of children in cohabiting parent families rose from 2.0 to 2.8 percent and the share in cohabiting partner families rose from 2.6 to 3.2 percent between 1997 and 1999.
3. Similarly, if children from cohabiting households are viewed as "unusual" by their peers, they may be more likely to be stigmatized or ostracized, leading to poorer outcomes. As more children come from cohabiting families, they may be less likely to be singled out for harsh treatment by their peers, and their emotional and behavioral outcomes may improve.
4. Poverty rates for children presented here take the income and needs of all family members into account. Here family includes persons related by blood, marriage, adoption, or through a cohabiting relationship. Official poverty rates do not consider the income or the needs of unrelated individuals residing in the household. Note also that poverty status is based on income from the prior calendar year.
5. Food insecurity is defined as whether the respondent or anyone in their family experienced at least one of the following food related concerns in the past 12 months: (1) often or sometimes worried that food would run out before they got money to buy more; (2) the food they bought often or sometimes ran out; or (3) one or more adults ate less or skipped meals because there was not enough money to pay for food. These questions indicate financial stresses related to food purchases over the past 12 months. They do not indicate caloric intake or the adequacy of a family's diet. For a complete description of this indicator, see Zedlewski and Brauner (1999).

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6. Children who are read to infrequently are more likely to have trouble in school later in life.
7. A measure of behavioral and emotional problems was derived from a series of questions in which all parents were asked to report the extent to which, in the past month, their children did not get along with other kids, could not concentrate or pay attention for long, or were unhappy, sad, or depressed. Parents of 6- to 11-year-olds were also asked how often during the past month their children felt worthless or inferior; were nervous, high-strung, or tense; or acted too young for their age. Likewise, parents of 12- to 17-year-olds were additionally asked how often during the past month their children had trouble sleeping, lied or cheated, or did poorly at schoolwork (Ehrle and Moore 1999).
8. For children living with cohabiting partners—usually their mother and their mother's boyfriend—none of the changes in well-being are statistically significant, and we do not present them here.
9. In this section, we restrict the data to just those children whose parent responded to the survey—that is, the child's parent is designated as the most knowledgeable adult (MKA) about the child. In a few cases, a child's grandparent or other responsible adult is the MKA—for these cases we do not have detailed information on the parent, as the NSAF ascertains detailed information about the MKA instead of the parent. On net, this restriction reduces the unweighted number of children in cohabiting families by 8 and 6 cases in 1997 and 1999, respectively. It has little impact on poverty rates.
10. Essentially, we perform an Oaxaca decomposition (Oaxaca 1973). We estimate linear probability models for poverty using data from 1999. The explanatory variables include measures of mother's and father's education, age, and work status, and measures of family size. We then use the estimated coefficients and 1997 population characteristics to generate the simulations. Because of some missing data for certain regressors, the estimated poverty rates for 1999 were 0.1 percent lower than in the full sample; we adjust the intercept term accordingly for the simulations. Full regression results are available upon request.

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This series presents findings from the 1997 and 1999 rounds of the National Survey of America's Families (NSAF). Information on more than 100,000 people was gathered in each round from more than 42,000 households with and without telephones that are representative of the nation as a whole and of 13 selected states (Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin). As in all surveys, the data are subject to sampling variability and other sources of error. Additional information on the NSAF can be obtained at **http://newfederalism.urban.org**.

The NSAF is part of ***Assessing the New Federalism,*** a multiyear project to monitor and assess the devolution of social programs from the federal to the state and local levels. Alan Weil is the project director. The project analyzes changes in income support, social services, and health programs. In collaboration with Child Trends, the project studies child and family well-being.

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